

## REMARKS

Claims 1-144 are in the application.

Claims 1, 39, 53, 58, 96, 110, 140 and 142 are amended.

### Section 101 Rejection

Claims 1, 39, 53 and 140 are rejected under 35 U.S.C. Section 101. Applicant has amended these claims to encompass database structures and/or electronic communications, which are believed to be encompassed within the “technological arts”. Likewise, other claims have also been amended to include these aspects.

Claims 96-126, 142-143 and 144 are rejected under 35 U.S.C. § 103 as being rendered obvious over Anderson et al. (US 6,021,202).

The formulation of the rejection appears to include the claims prior to the amendments submitted on October 5, 2004, and further the rejections appear to encompass claims other than those recited in the synopsis of the rejection. It is therefore respectfully submitted that these rejections must be corrected prior to requiring a formal response by Applicant.

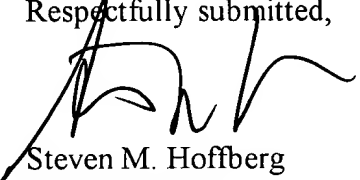
Applicant, however, comments as follows: many of the claims require a trustee, acting under jurisdictional trust laws. Trust laws generally provide that the trustee hold legal title to certain assets (the corpus), while the beneficiary (who in this case may be the grantor, the party who establishes the trust), holds beneficial interest in the assets. This

legal arrangement creates an artificial legal entity which can act in its own name, potentially independently of the grantor/beneficiary. For example, if the assets of the trust are tortiously impaired, the trustee in the name of the trust can file suit against the tortfeasor. This arrangement is quite different from a simple contractual arrangement, where the legal owner of the asset, or interest therein, must file suit.

Because of these substantial differences, it is believed that the respective claims of the present invention which recite a trust or establishment thereof clearly distinguish Anderson et al. and the other art of record.

It is respectfully submitted that the application now stands allowable. In the event that the Examiner disagrees, she is cordially invited to telephone the undersigned to resolve outstanding issues and/or better understand Applicants position and arguments.

Respectfully submitted,

  
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